

receiving user identification information by receiving wireless device identification information transmitted by the wireless device,

entering a function code which identifies the desired funds transfer on the keypad of the wireless device,

sending the function code to a central processing unit,

authorizing the desired funds transfer,

determining a source account identification from the user identification

confirming completion of the funds transfer.

100. The method claim 99 wherein the funds transfer involves a default amount at a pre-set price.

101. The method of claim 99 wherein the funds transfer involves a variable amount and which includes the further steps of:

using the wireless device to identify the variable amount, and

sending the identified amount to the central processing unit.

102. The method of claim 99 which further includes determining a destination account from the function code.

103. The method of claim 99 which includes identifying a destination account using a keypad of the wireless device.

104. The method of claim 99 wherein the activation or clearing of the wireless device comprises turning on the wireless device.

105. A method for realizing a payment transaction allowing a user, operating a wireless device, to pay a vendor for goods or services, the method comprising:

preparing the wireless device to engage in the payment transaction,

receiving user identification information by receiving wireless device identification information transmitted by the wireless device,

receiving, at the wireless device, an instruction relating to the payment transaction,

sending payment transaction instruction information a central processing unit to identify the payment transaction,

determining a source account identification from the user identification,

authorizing, using the central processing unit, the payment transaction, and

confirming completion of the transaction.

106. The method claim 105 wherein the payment involves a default amount at a pre-set price.

107. The method of claim 105 wherein the payment involves a variable amount and which includes the further steps of:

using the wireless device to identify the variable amount, and

sending the identified amount to the central processing unit.

108. The method of claim 105 which further includes determining a destination account from the function code.
109. The method of claim 105 which further includes identifying a destination account using a keypad of the wireless device.
110. The method of claim 105 wherein the activation or clearing of the wireless device comprises turning on the wireless device.
111. A method realizing a payment transaction allowing a user, operating a wireless device, to pay a highway toll, the method comprising:
- preparing the wireless device to engage in the toll payment transaction,
- receiving user identification information by receiving wireless device identification information transmitted by the wireless device,
- receiving, at the wireless device, an instruction relating to the highway toll payment transaction,
- sending highway toll payment instruction information to a central processing unit to identify the highway toll payment transaction,
- determining a source account identification from the user identification,
- authorizing, using the central processing unit, the highway toll payment transaction, and
- confirming completion of the highway toll payment transaction.

112. The method claim 111 wherein the highway toll payment involves a default amount at a pre-set price.

113. The method of claim 111 wherein the highway toll payment involves a variable amount and which includes the further steps of:

using the wireless device to identify the variable amount, and

sending the identified amount to the central processing unit.

114. The method of claim 113 which further includes determining a destination account from the function code.

115. The method of claim 113 which further includes identifying a destination account using a keypad of the wireless device.

116. The method of claim 111 wherein the activation or clearing of the wireless device comprises turning on the wireless device.

117. A method realizing a payment transaction allowing a user, operating a wireless device, to pay a public transit fare, the method comprising:

preparing the wireless device to engage in the transit fare payment transaction,

receiving user identification information by receiving wireless device identification information transmitted by the wireless device,

receiving, at the wireless device, an instruction relating to the transit fare payment transaction,

sending transit fare payment instruction information to a central processing unit to identify the transit fare payment transaction,

determining a source account identification from the user identification,

authorizing, using the central processing unit, the transit fare payment transaction, and

confirming completion of the transit fare payment transaction.

118. The method claim 117 wherein the transit fare payment involves a default amount at a pre-set price.

119. The method of claim 117 wherein the transit fare payment involves a variable amount and which includes the further steps of:

using the wireless device to identify the variable amount, and

sending the identified amount to the central processing unit.

120. The method of claim 117 which further includes determining a destination account from the function code.

121. The method of claim 117 which further includes identifying a destination account using a keypad of the wireless device.

122. The method of claim 117 wherein the activation or clearing of the wireless device comprises turning on the wireless device.

123. A method realizing a payment transaction allowing a user, operating a wireless device, to pay a parking garage fee, the method comprising:

preparing the wireless device to engage in the parking garage fee payment transaction,

receiving user identification information by receiving wireless device identification information transmitted by the wireless device,

receiving, at the wireless device an instruction identifying the parking garage fee payment transaction,

sending parking garage fee payment instruction information to a central processing unit to identify the parking garage fee payment transaction,

determining a source account identification from the user identification,

authorizing, using the central processing unit, the parking garage fee transaction, and

confirming completion of the parking garage fee transaction.

124. The method claim 123 wherein the parking garage fee payment transaction involves a default amount at a pre-set price.

125. The method of claim 123 wherein the parking garage fee payment transaction involves a variable amount and which includes the further steps of:

using the wireless device to identify the variable amount, and

sending the identified amount to the central processing unit.

126. The method of claim 123 which further includes determining a destination account from the function code.

127. The method of claim 123 which further includes identifying a destination account using a keypad of the wireless device.

128. The method of claim 123 wherein the activation or clearing of the wireless device comprises turning on the wireless device.

129. A method realizing an account inquiry transaction allowing a user, operating a wireless device, to obtain account balance information, the method comprising:

preparing the wireless device to engage in account balance inquiry transaction,

receiving user identification information by receiving wireless device identification information transmitted by the wireless device,

receiving, at the wireless device, an account inquiry instruction identifying the account inquiry transaction,

sending account inquiry instruction information to a central processing unit to identify the account inquiry transaction,

determining the account identification from the user identification,

authorizing, using the central processing unit, the account inquiry transaction, and

completing the account inquiry transaction.

130. The method of claim 129 wherein the activation or clearing of the wireless device comprises turning on the wireless device.

131. A method allowing a user of a wireless device to transfer funds between different accounts comprising the steps of:

preparing the wireless device to engage in the funds transfer,

receiving user identification information by receiving wireless device identification information transmitted by the wireless device,

receiving from the wireless device identification of a function corresponding to a funds transfer,

determining a source account identification from the user identification,

operating on the funds transfer function at a central processing unit,

determining the destination account involved in the funds transfer, and

authorizing the desired funds transfer.

132. The method claim 131 wherein the funds transfer involves a default amount at a pre-set price.

133. The method of claim 131 wherein the funds transfer involves a variable amount and which includes the further steps of:

using the wireless device to identify the variable amount, and

sending the identified amount to the central processing unit.

134. The method of claim 131 wherein the determining step includes determining a destination account from the function code.

135. The method of claim 131 wherein the determining step includes identifying an account using a keypad of the wireless device.

136. The method of claim 131 wherein the activation or clearing of the wireless device comprises turning on the wireless device.

137. A method allowing realization of a payment transaction by a user, operating a wireless device, paying a vendor for goods or services, the method comprising the steps of:

preparing the wireless device to engage in the payment transaction,

receiving user identification information by receiving wireless device identification information transmitted by the wireless device,

receiving, from the wireless device, an instruction relating to the payment transaction,

sending payment transaction instruction information to a central processing unit to identify the payment transaction,

determining a source account identification from the user identification, and

authorizing, using the central processing unit, the payment transaction.

138. The method of claim 137 wherein the payment involves a default amount at a pre-set price.

139. The method of claim 137 wherein the payment involves a variable amount and which includes the further steps of:

using the wireless device to identify the variable amount, and

sending the identified amount to the central processing unit.

140. The method of claim 137 which includes determining a destination account from the function code.

141. The method of claim 137 which further includes identifying a destination account using a keypad of the wireless device.

142. The method of claim 137 wherein the activation or clearing of the wireless device comprises turning on the wireless device.

143. A method allowing the realization of a payment transaction allowing a user, operating a wireless device, to pay a highway toll, the method comprising:

preparing the wireless device to engage in the toll payment transaction,

receiving user identification information by receiving wireless device identification information transmitted by the wireless device,

receiving, from the wireless device, an instruction relating to the highway toll payment transaction,

sending highway toll payment instruction information to a central processing unit to identify the highway toll payment transaction,

determining a source account identification from the user identification, and

authorizing, using the central processing unit, the highway toll payment transaction.

144 The method claim 143 wherein the highway toll payment involves a default amount at a pre-set price.

145 The method of claim 143 wherein the highway toll payment involves a variable amount and which includes the further steps of:

using the wireless device to identify the variable amount, and

sending the identified amount to the central processing unit.

146. The method of claim 143 which further includes determining a destination account from the function code.

147. The method of claim 143 which further includes identifying a destination account using a keypad of the wireless device.

148. The method of claim 143 wherein the activation or clearing of the wireless device comprises turning on the wireless device.

149. A method allowing the realization of a payment transaction allowing a user, operating a wireless device, to pay a public transit fare, the method comprising:

preparing the wireless device to engage in the transit fare payment transaction,

receiving user identification information by receiving wireless device identification information transmitted by the wireless device,

receiving, from the wireless device, an instruction relating to the transit fare payment transaction,

sending transit fare payment instruction information to a central processing unit to identify the transit fare payment transaction,

determining a source account identification from the user identification, and

authorizing, using the central processing unit, the transit fare payment transaction.

150. The method claim 149 wherein the transit fare payment involves a default amount at a pre-set price.

151. The method of claim 149 wherein the transit fare payment involves a variable amount and which includes the further steps of:

using the wireless device to identify the variable amount, and

sending the identified amount to the central processing unit.

152. The method of claim 149 which further includes determining a destination account from the function code.

153. The method of claim 149 which further includes identifying a destination account using a keypad of the wireless device.

154. The method of claim 149 wherein the activation or clearing of the wireless device comprises turning on the wireless device.

155. A method allowing the realization of a payment transaction allowing a user, operating a wireless device, to pay a parking garage fee, the method comprising:

preparing the wireless device to engage in the parking garage fee payment transaction.

receiving user identification information by receiving wireless device identification information transmitted by the wireless device,

receiving, from the wireless device an instruction identifying the parking garage fee payment transaction,

sending parking garage fee payment instruction information to a central processing unit to identify the parking garage fee payment transaction,

determining a source account identification from the user identification, and

authorizing, using the central processing unit, the parking garage fee transaction.

156. The method claim 155 wherein the parking garage fee payment transaction involves a default amount at a pre-set price.

157. The method of claim 155 wherein the parking garage fee payment transaction involves a variable amount and which includes the further steps of:

using the wireless device to identify the variable amount, and

sending the identified amount to the central processing unit.

158. The method of claim 155 which further includes determining a destination account from the function code.

159. The method of claim 155 which further includes identifying a destination account using a keypad of the wireless device.

160. The method of claim 155 wherein the activation or clearing of the wireless device comprises turning on the wireless device.

161. A method allowing the realization of an account inquiry transaction allowing a user, operating a wireless device, to obtain account balance information, the method comprising:

preparing the wireless device to engage in the account inquiry transaction,

receiving user identification information by receiving wireless device identification information transmitted by the wireless device,

receiving, from the wireless device, an account inquiry instruction identifying the account inquiry transaction,

sending account inquiry instruction information to a central processing unit to identify the account inquiry transaction, and

authorizing, using the central processing unit, the account inquiry transaction.

162. The method of claim 161 which further includes determining the identity of the account in the inquiry transaction from the user identification.

163. The method of claim 161 wherein the activation or clearing of the wireless device comprises turning on the wireless device.